

FINANCIAL AND COMMERCIAL.

MONEY MARKET.

There is no activity in the stock market. Speculation has disappeared, and the market is dull. The more substantial securities are neglected. Corn, and the more active stocks to-day, but in the absence of buyers, it is impossible to keep up even a show of activity. At the first Board of Directors advanced 1/2 percent; Illinois Railroad, 1 1/2; New York Central Railroad, 1 1/2; Reading Railroad, 1 1/2; Cleveland and Toledo Railroad, 1 1/2; Chicago and Rock Island, 2. Cumberland Coal declined 1/2 percent. The abundance of money and confidence of the public in productive railroad securities are clearly shown in the fact that prices are steadily advancing, without much stock being put in the market for sale. The buyers for investment take small lots, but it is difficult to get even small quantities of certain railroad stocks without running prices up rapidly. Western railroad stocks are in demand at the current quotations, but the dividend day is so near, and the rate is likely to be so large, that holders are not disposed to sell. It will be seen by the sales to-day, that fancies have improved considerably within the past day or two.

The following sales of stocks were made at auction by Simon Draper, after the adjournment of the board:

99,000 Memphis City Bonds, 1860, do.	69
100,000 Memphis City Bonds, 1860, do.	15 1/2
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At the second board the market was a little more buoyant, without much activity. Illinois Central Railroad advanced 1/2 percent; New York Central Railroad, 1 1/2; Cleveland and Toledo Railroad, 1 1/2; Chicago and Rock Island, 2. Cumberland Coal declined 1/2 percent. The abundance of money and confidence of the public in productive railroad securities are clearly shown in the fact that prices are steadily advancing, without much stock being put in the market for sale. The buyers for investment take small lots, but it is difficult to get even small quantities of certain railroad stocks without running prices up rapidly. Western railroad stocks are in demand at the current quotations, but the dividend day is so near, and the rate is likely to be so large, that holders are not disposed to sell. It will be seen by the sales to-day, that fancies have improved considerably within the past day or two.

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The steamship Pacific, from this port for Liverpool, to-morrow, will take out about one and a half millions in specie. There was a moderate demand for foreign exchange to-day. We quote on London, 10 1/2 per cent premium; on Paris, 51.5 a 51.11. There is but a fair supply of first class bills on the market.

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The American Mill Manufacturing Company, having purchased the patent right of Mr. H. Gardner's gold grinding mill, have organized for operations under the general manufacturing law of this State, with a capital of \$500,000, divided into 100,000 shares, at a par value of \$5 each. The machine, the patent for which is now vested in this company, differs from all others in the principle upon which it acts, and it may prove superior to all others. That, however, remains to be seen. It is the intention of the company to put in operation at once one of these machines, and then we shall see whether it is really any better than the hundreds which have heretofore failed to answer the purpose required.

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A movement is making by the friends of the Concord and the Manchester and Lawrence railroads to have an act passed by the present session of the New Hampshire Legislature, authorizing the uniting of the two corporations, and there is but little doubt that the application will be successful. This result would make a great saving in the expense of operating the roads, and will cause a great advance in the stocks of both roads, more especially in the Manchester and Lawrence.

At the last session of the Massachusetts Legislature a charter was granted to the Bank of Montreal Redemption, the object being to establish a new institution for the transaction of the foreign money redemption business now carried on so successfully and profitably by the Suffolk Bank of Boston, the stockholders of the new institution being the various banks which have their notes redeemed in that city.

A circular has been forwarded to each of the banks in the Commonwealth inviting them to be represented at a meeting to be held at the Tremont House in Boston, on the 21st instant, for the purpose of consulting together as to the best means of putting said bank into operation under its charter, and as to the best manner of conducting the business for which the charter was obtained. The Boston Traveller says:—

At present each bank deposits in the Suffolk Bank free of interest, a sum ranging from \$2,500 to \$5,000, according to their capital, and the Suffolk in return redeems the bills of other banks they collect, and returns the bills which are sent to it. The profit accruing to the stockholders of the Suffolk Bank by this system is quite large. It is proposed now to have the various banks and the Suffolk Bank, to combine their resources and to have the Suffolk Bank, and whether the safety of the banks and the Suffolk Bank will be well secured.

The gross earnings of the Milwaukee and Watertown Railroad Company since the opening to Oconomowoc, thirty miles, have been \$23,848.52.

The tractors for the holders of the mortgage bonds of the Portsmouth and Concord Railroad have taken possession of the property, and the road will now pass out of the control of the original stockholders into the hands of such new company as may purchase it. The bonds amount to \$350,000, and the road is forty seven miles long. The personal liability law of New Hampshire is said to have seriously affected the interests of this road. The Portsmouth Journal consoles the people of that city who have lost all their investment in this road, by urging upon them the reflection that the enterprise has been of some benefit to the city.

The report of the Railroad Commissioners of Connecticut gives the annexed facts relative to the operations of the lines in that State:—

Number of roads in the State, 10	
Length of track, 1,000 miles	
Total capital employed, \$23,475,558	
Total cost of road, \$18,589,178	
General earnings, \$2,584,483	
Expenses of working road, \$2,354,281	
The income of company, \$1,172,934	

The greatest cost per mile is that of the New York and New Haven road, \$30,529. The Hartford and New Haven cost \$53,165; the Hartford and Fitchburg, \$30,296; and the Danbury and New York, \$160,000 per mile. These roads have paid dividends—the Norwich and Worcester, the New York, Providence and Boston, and the Hartford and New Haven and Springfield. These dividends have amounted to \$459,709. The persons carried in the cars have been 2,968,698, of which the New York and New Haven road carried 1,111,031. Two passengers only have been killed—both on the New Haven road. Nineteen persons not passengers have been killed, and eight others injured. It will be seen that the net earnings are but a small per cent on the actual cost of the roads. The roads are in debt \$10,785,156, the interest on which, at six per cent, will absorb more than one-half of the net earnings, leaving on a capital of more than eighteen millions, only about five hundred thousand dollars for dividends. This is the average of the roads pay good dividends, while others pay nothing, and probably never will.

Capitalists should bear in mind that proposals will be received by the Commissioners of the Canal Fund of this State for a loan of \$4,500,000, until the 20th of June inst., at 12 o'clock, for which transferable certificates of stock will be issued in the name of the people of the State of New York, bearing interest at the rate of six per cent per annum, payable quarterly on the first days of January, April, July, and October in each year, and the principal repayable on the first day of July, 1873. The proposals may be for the whole, or any part of said loan not less than \$5,000. All proposals to be sealed up and endorsed "Loan for the payment of Canal Revenue Certificates," and enclosed in an envelope directed to the Auditor of the Canal Department at Albany. The money will be required to be paid five per cent on the acceptance of the proposal, and the balance on the 20th day of June next, if paid at the New York State Bank in Albany, or on the 20th day of June next if paid at the Bank of the Manhattan Company in New York; but the money will be received and a receipt issued at any time before, if desired, after the award of the loan is made. Payments to be made by depositing the same to the credit of the Treasurer of the State on account of the Canal Fund, in the Bank of the Manhattan Company, New York, or in the New York State Bank in the city of Albany. Interest on the loan will commence on the first day of July next, and its holders of the stock residing in the first and second judicial districts, and those residing out of the State, will receive the interest on the stock held by them, quarterly, at the Bank of the Manhattan Company in the city of New York, and all other stockholders at the New York State Bank in the city of Albany.

The last returns of the New Orleans banks, compared with those of the previous week, present the annexed statement:—

Bank of New Orleans, June 4	
Assets, \$14,285,817	
Liabilities, 14,191,626	
Surplus, 1,094,191	
Assets, 1,541,681	
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In addition to the above cash assets the banks hold foreign and domestic exchange amounting to \$3,459,650.

The gross earnings of the South Carolina Railroad Company, in the month of May this year and last, were as follows:—

May, 1854	May, 1855
Passage, \$14,690.85	\$10,710.74
Freight, 14,576.86	18,707.17
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